

Exhibit A

HUD-1

1. Settlement Charges				Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
700. Total Real Estate Broker Fees					
Division of commission (line 700) as follows:					
701.	\$0.00	to			
702.	\$0.00	to			
703. Commission paid at settlement					
800. Items Payable in Connection with Loan					
801.	Our origination charge (Includes Origination Point % or \$0.00)	\$675.00	(from GFE #1)		
802.	Your credit or charge (points) for the specific interest rate chosen	\$	(from GFE #2)		
803.	Your adjusted origination charges		(from GFE A)	675.00	
804.	Appraisal fee	to	(from GFE #3)		
805.	Credit report	to Kroll Factual Data	(from GFE #3)	36.18	
806.	Tax service	to GATEWAY FUNDING DIVERSIFIED MORTGAGE	(from GFE #3)	95.00	
807.	Flood certification	to First American Flood	(from GFE #3)	10.00	
808.	Commitment Fee \$375	to GATEWAY FUNDING DIVERSIFIED MORTGAGE	(from GFE #3)		
809.	Warehouse Fee \$100.00	to GATEWAY FUNDING DIVERSIFIED MORTGAGE	(from GFE #3)		
810.	Underwriting Fee \$200.00	to GATEWAY FUNDING DIVERSIFIED MORTGAGE	(from GFE #3)		
900. Items Required by Lender to be Paid in Advance					
901.	Daily interest charges from	from 12/10/2010 to 01/01/2011 @ \$33.0677/day	(from GFE #10)	727.49	
902.	Mortgage Ins. Premium	for months to	(from GFE #3)		
903.	Homeowner's insurance	for 12 months to Liberty Mutual	(from GFE #11)	684.00	
904.		months to	(from GFE #11)		
1000. Reserves Deposited with Lender					
1001.	Initial deposit for your escrow account		(from GFE #9)	694.88	
1002.	Homeowner's Insurance	2 months @ \$ 57.00/month \$114.00			
1003.	Mortgage Insurance	months @ \$ 0.00/month \$0.00			
1004.	City Property Tax	6 months @ \$ 20.36/month \$122.16			
1005.	County Property Tax	months @ \$ 0.00/month \$0.00			
1006.	Assessments	months @ \$ 0.00/month \$0.00			
1007.	School Tax Reserve	6 months @ \$ 152.46/month \$914.76			
1008.	Aggregate Adjustment			\$-456.04	
1100. Title Charges					
1101.	Title services and lender's title insurance		(from GFE #4)	1,538.20	
1102.	Settlement or closing fee	to \$			
1103.	Owner's title insurance		(from GFE #5)		
1104.	Lender's title insurance	\$763.20			
1105.	Lender's title policy limit \$292,600.00	Lender's Policy			
1106.	Owner's title policy limit \$0.00	Owner's Policy			
1107.	Agent's portion of the total title insurance premium	\$572.40			
1108.	Underwriter's portion of the total title insurance premium	\$190.80			
1109.	Attorney Fee	to Lynn, May & Perza, P.A. \$775.00			
1200. Government Recording and Transfer Charges					
1201.	Government recording charges		(from GFE #7)	313.00	
1202.	Deed \$0.00	Mortgage \$313.00 Release \$0.00			
1203.	Transfer taxes		(from GFE #8)		
1204.	City/County tax/stamps	Deed \$0.00 Mortgage \$0.00			
1205.	State Tax/stamps	Deed \$0.00 Mortgage \$0.00			
1206.		Deed \$0.00 Mortgage \$0.00			
1207.					
1300. Additional Settlement Charges					
1301.	Required services that you can shop for		(from GFE #6)		
1302.	Survey	to \$			
1303.		to			
1304.		to \$			
1305.		to			
1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)				4,773.75	0.00

*Paid outside of closing by (B)orrower, (S)eller, (L)ender, (I)nvestor, Bro(K)er.

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Comparison of Good Faith Estimate (GFE) and HUD-1 Charges	
Charges That Cannot Increase	HUD-1 Line Number
Our origination charge	# 801
Your credit or charge (points) for the specific interest rate chosen	# 802
Your adjusted origination charges	# 803
Transfer taxes	# 1203

Good Faith Estimate	HUD-1
675.00	675.00
0.00	0.00
675.00	675.00
0.00	0.00

Charges That In Total Cannot Increase More Than 10%	
Government recording charges	# 1201
Credit report to	# 805
Tax service to	# 806
Flood Certification	# 807
Title services and lender's title insurance	# 1101
Owner's title insurance	# 1103
	#
	#
Total	
Increase between GFE and HUD-1 Charges	

Good Faith Estimate	HUD-1
275.00	313.00
50.00	36.18
95.00	95.00
20.00	10.00
1,980.00	1,538.20
0.00	0.00
2,420.00	1,992.38
\$ -427.82 or	-17.6702%

Charges That Can Change	
Initial deposit for your escrow account	# 1001
Daily interest charge	# 901 \$33.0677/day
Homeowner's Insurance	# 903
Courier Fee - Payoff	# 1304
	#
	#
	#

Good Faith Estimate	HUD-1
2,870.50	694.88
840.54	727.49
0.00	684.00
0.00	0.00

Loan Terms

Your initial loan amount is	\$292,600.00
Your loan term is	30. years
Your initial interest rate is	4.1250%
Your initial monthly amount owed for principal, interest, and any mortgage insurance is	\$1,605.83 includes <input checked="" type="checkbox"/> Principal <input checked="" type="checkbox"/> Interest <input checked="" type="checkbox"/> Mortgage Insurance
Can your interest rate rise?	<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes, it can rise to a maximum of % The first change will be on / / and can change again every years after / / . Every change date, your interest rate can increase or decrease by % Over the life of the loan, your interest rate is guaranteed to never be lower than % or higher than %.
Even if you make payments on time, can your loan balance rise?	<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes, it can rise to a maximum of \$
Even if you make payments on time, can your monthly amount owed for principal, interest, and mortgage insurance rise?	<input type="checkbox"/> No. <input checked="" type="checkbox"/> Yes, the first increase can be on 01/06/1941 and the monthly amount owed can rise to \$1,609.46. The maximum it can ever rise to is \$1,609.46.
Does your loan have a prepayment penalty?	<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes, your maximum prepayment penalty is \$
Does your loan have a balloon payment?	<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes, you have a balloon payment of \$ due in years on / /
Total monthly amount owed including escrow account payments	<input type="checkbox"/> You do not have a monthly escrow payment for items, such as property taxes and homeowner's insurance. You must pay these items directly yourself. <input checked="" type="checkbox"/> You have an additional monthly escrow payment of \$229.82 that results in a total initial monthly amount owed of \$1,835.65. This includes principal, interest, and mortgage insurance and any items checked below: <input checked="" type="checkbox"/> Property taxes <input checked="" type="checkbox"/> Homeowner's insurance <input type="checkbox"/> Flood Insurance <input type="checkbox"/> <input type="checkbox"/>

Note: If you have any questions about the Settlement Charges and Loan Terms listed on this form, please contact your lender.

Signature Page

HUD CERTIFICATION OF BUYER AND SELLER

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of the HUD-1 Settlement Statement.

Buyers

SCOTT J. LEONHARDT

Sellers

Scott J. Leonhardt

12-6-10

Settlement Agent

The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused or will cause the funds to be disbursed in accordance with this statement.

Anthony

SETTLEMENT AGENT

12/6/2010

DATE

WARNING: IT IS A CRIME TO KNOWINGLY MAKE FALSE STATEMENTS TO THE UNITED STATES ON THIS OR ANY SIMILAR FORM. PENALTIES UPON CONVICTION CAN INCLUDE A FINE AND IMPRISONMENT. FOR DETAILS SEE TITLE 18: U.S. CODE SECTION 1001 AND SECTION 1010.